CLAIMS

1   1.   In an investment guidance system, a method for rating assets, comprising:

2   receiving a request to rate a plurality of said assets;

3   providing two or more criteria associated with said assets

4   for a user to evaluate;

5   receiving a relative weight of importance for said two or

6   more criteria based on the user's personal investment preferences; and

7   determining a rating for each asset based on the relative

8   weights assigned to said two or more criteria.

1   2.   The method of claim 1, further comprising ranking plurality of said assets

2   based on said rating.

1   3.   The method of claim 2, further comprising providing a list of the ranked

2   assets.

1   4.   The method of claim 1, wherein said criteria are measured by one or more

2   statistical parameters.

1   5.   The method of claim 2, further comprising:

2   receiving a request to execute a trade for one or more of the

3   ranked assets; and

4   executing said trade for one or more of the ranked assets.

1   6.   The method of claim 1, wherein said assets are mutual funds.

1   7.   The method of claim 1, wherein said assets are stocks.

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1   8.   The method of claim 1, wherein said assets are bonds.

1   9.   The method of claim 1, wherein said assets are securities.

1   10.   The method of claim 1, wherein said assets are categorized by a class.

1   11.   The method of claim 10, wherein said asset class is at least one of U.S.

2 equities, international equities, fixed income, or any sub-asset class thereof, real estate, precious

3 metals and cash.

1   12.   The method of claim 1, wherein one of said criteria is tax efficiency.

1   13.   The method of claim 1, wherein one of said criteria is consistent returns.

1   14.   The method of claim 1, wherein one of said criteria is stock/bond picking

2 ability.

1   15.   The method of claim 1, wherein one of said criteria is low risk.

1   16.   The method of claim 1, wherein one of said criteria is consistent

2 investment style.

1   17.   The method of claim 1, wherein one of said criteria is low fees.

1   18.   The method of claim 1, further comprising providing an input mechanism

2 for receiving the relative weight of importance for said asset criteria.

1   19.   The method of claim 18, wherein one or more of the input mechanisms are

2 slider bars.

1   20.   The method of claim 18, wherein one or more of the input mechanisms are

2 text boxes.

1   21.   In an investment guidance system, a method for rating assets, comprising:

2   transmitting a request to rate a plurality of said assets;

3   receiving two or more criteria associated with said assets

4   for evaluation;

5   transmitting a relative weight of importance for said two or

6   more criteria based on personal investment preferences; and

7   receiving a rating for each asset based on the relative

8   weights assigned to said two or more criteria.

1   22.   The method of claim 21, further comprising receiving a ranking of the

2   plurality of said assets based on said rating.

1   23.   The method of claim 22, further comprising transmitting a request to

2   execute a trade for one or more of the ranked assets.

1   24.   The method of claim 21, further comprising using an input mechanism for

2   transmitting the relative weight of importance for said asset criteria.

1   25.   The method of claim 24, wherein one or more of the input mechanisms are

2   graphical input devices.

1   26.   The method of claim 21, wherein said assets are mutual funds.

1   27.   The method of claim 21, wherein said assets are stocks.

1   28.   The method of claim 21, wherein said assets are bonds.

1   29.   The method of claim 21, wherein said assets are securities.

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1   30.   The method of claim 21, wherein said assets are categorized by a class.

1   31.   The method of claim 30, wherein said asset class is at least one of U.S.

2   equities, international equities, fixed income, or any sub-asset class thereof, real estate, precious

3   metals and cash.

1   32.   In an investment guidance system, a method for providing financial

2   planning assistance, comprising:

3   receiving a financial goal from a user;

4   receiving one or more input decisions upon which the

5   probability of achieving said financial goal is dependent, wherein one of the input

6   decisions includes selecting an asset allocation based on investment risk;

7   determining the probability of achieving said financial

8   goal;

9   receiving an indication that said user has selected a target

10   asset allocation investment plan in order to achieve said financial goal;

11   receiving a request to rate a plurality of assets within a

12   selected asset class;

13   providing two or more criteria associated with said assets

14   for said user to evaluate;

15   receiving a relative weight of importance for said two or

16   more criteria based on the user's personal investment preferences;

17   determining a rating for each asset based on the relative

18   weights assigned to said two or more criteria;

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19   ranking plurality of said assets based on said rating;

20   receiving a request to execute a trade for one or more of the

21   ranked assets in order to fulfill said target asset allocation investment plan; and

22   executing said trade for one or more of the selected ranked

23   assets.

1   33.   The method of claim 32, further comprising reallocating asset distribution

2   in a user's portfolio based on executed trades.

1   34.   The method of claim 32, further comprising receiving additional requests

2   to execute said trade for one of the ranked assets in order to fulfill said target asset allocation

3   investment plan.

1   35.   The method of claim 32, further comprising:

2   evaluating said target asset allocation investment plan

3   against one or more financial goals;

4   alerting the user if progress towards one or more financial

5   goals deviates substantially.

1   36.   The method of claim 32, wherein said financial goal is a retirement

2   income goal.

1   37.   The method of claim 32, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is a 401(k) contribution rate.

1   38.   The method of claim 32, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is a taxable savings rate.

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1 39. The method of claim 32, wherein one of said input decisions upon which

2 the probability of achieving said financial goal is dependent is the income required at retirement.

1 40. The method of claim 32, wherein one of said input decisions upon which

2 the probability of achieving said financial goal is dependent is an anticipated retirement age.

1 41. In an investment guidance system, a method for rating assets, comprising:

2 receiving a request to rate a plurality of said assets;

3 providing two or more criteria associated with said assets

4 for a user to evaluate;

5 receiving a relative weight of importance for said two or

6 more criteria based on the user's personal investment preferences;

7 determining a rating for each asset based on the relative

8 weights assigned to said two or more criteria;

9 ranking plurality of said assets based on said rating;

10 receiving a request to execute a trade for one or more of the

11 ranked assets; and

12 executing said trade for one or more of the ranked assets.

1 42. An investment guidance system for rating assets for Internet users, said

2 system comprising:

3 a memory for storing asset information;

4 a processor connected to said memory;

5 a transmitter connected to said processor to enable

6 processor to transmit information to a user system by means of the Internet; and

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7   a receiver connected to said processor to allow said

8   processor to receive information from the user system by means of the Internet;

9   wherein said processor receives a request to rate a plurality

10   of said assets;

11   wherein said processor transmits two or more criteria

12   associated with said assets for a user to evaluate;

13   wherein said processor receives in connection with user

14   processors, a relative weight of importance for said two or more criteria based on

15   the user's personal investment preferences; and

16   wherein said processor determines a rating for each asset

17   based on the relative weights assigned to said two or more criteria.

1   43.   The system of claim 42, wherein said processor ranks plurality of said

2   assets based on said rating.

1   44.   The system of claim 43, wherein said processor provides a list of the

2   ranked assets.

1   45.   An investment guidance system for rating assets for Internet users, said

2   system comprising:

3   a memory for storing asset information;

4   a processor connected to said memory;

5   a transmitter connected to said processor to enable

6   processor to transmit information from a user system by means of the Internet;

7   and

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8   a receiver connected to said processor to allow said

9 processor to receive information from the investment guidance system by means

10 of the Internet;

11   wherein said processor transmits a request to rate a

12 plurality of said assets;

13   wherein said processor receives two or more criteria

14 associated with said assets for evaluation; and

15   wherein said processor receives a rating for each asset

16 based on the relative weights assigned to said two or more criteria.

1   46. The system of claim 45, wherein said processor receives a ranking of the

2 plurality of said assets based on said rating.

1   47. The system of claim 45, wherein said processor transmits a request to

2 execute a trade for one or more of the ranked assets.

1   48. An investment guidance system for providing financial planning

2 assistance for Internet users, said system comprising:

3   a memory for storing asset information;

4   a processor connected to said memory;

5   a transmitter connected to said processor to enable

6 processor to transmit information to a user system by means of the Internet; and

7   a receiver connected to said processor to allow said

8 processor to receive information from a user system by means of the Internet;

9   wherein said processor receives a financial goal from a

10   user;

11   wherein said processor receives one or more input

12   decisions upon which the probability of achieving said financial goal is

13   dependent, wherein one of the input decisions includes selecting an asset

14   allocation based on investment risk;

15   wherein said processor determines the probability of

16   achieving said financial goal;

17   wherein said processor receives an indication that said user

18   has selected a target asset allocation investment plan in order to achieve said

19   financial goal;

20   wherein said processor receives a request to rate a plurality

21   of assets within a selected asset class;

22   wherein said processor provides two or more criteria

23   associated with said assets for said user to evaluate;

24   wherein said processor receives a relative weight of

25   importance for said two or more criteria based on the user's personal investment

26   preferences;

27   wherein said processor determines a rating for each asset

28   based on the relative weights assigned to said two or more criteria;

29   wherein said processor ranks plurality of said assets based

30   on said rating;

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31   wherein said processor receives a request to execute a trade

32   for one or more of the ranked assets in order to fulfill said target asset allocation

33   investment plan; and

34   wherein said processor executes said trade for one or more

35   of the selected ranked assets.

1   49.   A system for rating assets, comprising:

2   means for electronically receiving a request to rate a

3   plurality of said assets;

4   means for electronically providing two or more criteria

5   associated with said assets for a user to evaluate;

6   means for electronically receiving a relative weight of

7   importance for said two or more criteria based on the user's personal investment

8   preferences; and

9   means for electronically determining a rating for each asset

10   based on the relative weights assigned to said two or more criteria.

1   50.   A system for rating assets, comprising:

2   means for electronically transmitting a request to rate a

3   plurality of said assets;

4   means for electronically receiving two or more criteria

5   associated with said assets for evaluation;

6   means for electronically transmitting a relative weight of

7   importance for said two or more criteria based on personal investment

8   preferences; and

9   means for electronically receiving a rating for each asset

10   based on the relative weights assigned to said two or more criteria.

1   51.   An investment guidance system for rating assets, comprising:

2   means for receiving a request to rate a plurality of said

3   assets;

4   means for providing two or more criteria associated with

5   said assets for a user to evaluate;

6   means for receiving a relative weight of importance for said

7   two or more criteria based on the user's personal investment preferences; and

8   means for determining a rating for each asset based on the

9   relative weights assigned to said two or more criteria.

1   52.   The system of claim 51, further comprising means for ranking plurality of

2   said assets based on said rating.

1   53.   The system of claim 52, further comprising means for providing a list of

2   the ranked assets.

1   54.   The system of claim 51, wherein said criteria are measured by one or more

2   statistical parameters.

1   55.   The system of claim 51, further comprising:

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2   means for receiving a request to execute a trade for one or

3   more of the ranked assets; and

4   means for executing said trade for one or more of the

5   ranked assets.

1   56.   The system of claim 51, wherein said assets are mutual funds.

1   57.   The system of claim 51, wherein said assets are stocks.

1   58.   The system of claim 51, wherein said assets are bonds.

1   59.   The system of claim 51, wherein said assets are securities.

1   60.   The system of claim 51, wherein said assets are categorized by a class.

1   61.   The system of claim 51, wherein said asset class is at least one of U.S.

2   equities, international equities, fixed income, or any sub-asset class thereof, real estate, precious

3   metals and cash.

1   62.   The system of claim 51, wherein one of said criteria is tax efficiency.

1   63.   The system of claim 51, wherein one of said criteria is consistent returns.

1   64.   The system of claim 51, wherein one of said criteria is stock/bond picking

2   ability.

1   65.   The system of claim 51, wherein one of said criteria is low risk.

1   66.   The system of claim 51, wherein one of said criteria is consistent

2   investment style.

1   67.   The system of claim 51, wherein one of said criteria is low fees.

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1   68.   The system of claim 51, further comprising providing an input mechanism

2   for receiving the relative weight of importance for said asset criteria.

1   69.   The system of claim 68, wherein one or more of the input mechanisms are

2   slider bars.

1   70.   The system of claim 68, wherein one or more of the input mechanisms are

2   text boxes.

1   71.   An investment guidance system for rating assets, comprising:

2   means for transmitting a request to rate a plurality of said

3   assets;

4   means for receiving two or more criteria associated with

5   said assets for evaluation;

6   means for transmitting a relative weight of importance for

7   said two or more criteria based on personal investment preferences; and

8   means for receiving a rating for each asset based on the

9   relative weights assigned to said two or more criteria.

1   72.   The system of claim 71, further comprising means for receiving a ranking

2   of the plurality of said assets based on said rating.

1   73.   The system of claim 72, further comprising means for transmitting a

2   request to execute a trade for one or more of the ranked assets.

1   74.   The system of claim 71, further comprising using an input mechanism for

2   transmitting the relative weight of importance for said asset criteria.

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1   75.   The system of claim 74, wherein one or more of the input mechanisms are

2   graphical input devices.

1   76.   The system of claim 71, wherein said assets are mutual funds.

1   77.   The system of claim 71, wherein said assets are securities.

1   78.   An investment guidance system for providing financial planning

2   assistance, comprising:

3   means for receiving a financial goal from a user;

4   means for receiving one or more input decisions upon

5   which the probability of achieving said financial goal is dependent, wherein one

6   of the input decisions includes selecting an asset allocation based on investment

7   risk;

8   means for determining the probability of achieving said

9   financial goal;

10   means for receiving an indication that said user has selected

11   a target asset allocation investment plan in order to achieve said financial goal;

12   means for receiving a request to rate a plurality of assets

13   within a selected asset class;

14   means for providing two or more criteria associated with

15   said assets for said user to evaluate;

16   means for receiving a relative weight of importance for said

17   two or more criteria based on the user's personal investment preferences;

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18   means for determining a rating for each asset based on the

19   relative weights assigned to said two or more criteria;

20   means for ranking plurality of said assets based on said

21   rating;

22   means for receiving a request to execute a trade for one or

23   more of the ranked assets in order to fulfill said target asset allocation investment

24   plan; and

25   means for executing said trade for one or more of the

26   selected ranked assets.

1   79.   The system of claim 78, further comprising means for reallocating asset

2   distribution in a user's portfolio based on executed trades.

1   80.   The system of claim 78, further comprising means for receiving additional

2   requests to execute said trade for one of the ranked assets in order to fulfill said target asset

3   allocation investment plan.

1   81.   The system of claim 78, further comprising:

2   means for evaluating said target asset allocation investment

3   plan against one or more financial goals;

4   means for alerting the user if progress towards one or more

5   financial goals deviates substantially .

1   82.   The system of claim 78, wherein said financial goal is a retirement income

2   goal.

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1   83.   The system of claim 78, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is a 401(k) contribution rate.

1   84.   The system of claim 78, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is a taxable savings rate.

1   85.   The system of claim 78, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is the income required at retirement.

1   86.   The system of claim 78, wherein one of said input decisions upon which

2   the probability of achieving said financial goal is dependent is an anticipated retirement age.

1   87.   An investment guidance system for rating assets, comprising:

2   means for receiving a request to rate a plurality of said

3   assets;

4   means for providing two or more criteria associated with

5   said assets for a user to evaluate;

6   means for receiving a relative weight of importance for said

7   two or more criteria based on the user's personal investment preferences;

8   means for determining a rating for each asset based on the

9   relative weights assigned to said two or more criteria;

10   means for ranking plurality of said assets based on said

11   rating;

12   means for receiving a request to execute a trade for one or

13   more of the ranked assets; and

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14   means for executing said trade for one or more of the

15   ranked assets.

1   88.   An investment guidance system for rating assets, comprising:

2   a storage device storing a program;

3   a processor in communication with the storage device, the

4   processor operative with the program to:

5   receive a request to rate a plurality of said assets;

6   provide two or more criteria associated with said assets for

7   a user to evaluate;

8   receive a relative weight of importance for said two or

9   more criteria based on the user's personal investment preferences; and

10   determine a rating for each asset based on the relative

11   weights assigned to said two or more criteria.

1   89.   An investment guidance system for rating assets, comprising:

2   a storage device storing a program;

3   a processor in communication with the storage device, the

4   processor operative with the program to:

5   transmit a request to rate a plurality of said assets;

6   receive two or more criteria associated with said assets for

7   evaluation;

8   transmit a relative weight of importance for said two or

9   more criteria based on personal investment preferences; and

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10   receive a rating for each asset based on the relative weights

11   assigned to said two or more criteria.

1   90.   An investment guidance system for providing financial planning

2   assistance, comprising:

3   a storage device storing a program;

4   a processor in communication with the storage device, the

5   processor operative with the program to:

6   receive a financial goal from a user;

7   receive one or more input decisions upon which the

8   probability of achieving said financial goal is dependent, wherein one of the input

9   decisions includes selecting an asset allocation based on investment risk;

10   determine the probability of achieving said financial goal;

11   receive an indication that said user has selected a target

12   asset allocation investment plan in order to achieve said financial goal;

13   receive a request to rate a plurality of assets within a

14   selected asset class;

15   provide two or more criteria associated with said assets for

16   said user to evaluate;

17   receive a relative weight of importance for said two or

18   more criteria based on the user's personal investment preferences;

19   determine a rating for each asset based on the relative

20   weights assigned to said two or more criteria;

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21   rank plurality of said assets based on said rating;

22   receive a request to execute a trade for one or more of the

23 ranked assets in order to fulfill said target asset allocation investment plan; and

24   execute said trade for one or more of the selected ranked

25 assets.

1   91.   An investment guidance system for rating assets, comprising:

2   a storage device storing a program;

3   a processor in communication with the storage device, the

4   processor operative with the program to:

5   receive a request to rate a plurality of said assets;

6   provide two or more criteria associated with said assets for

7   a user to evaluate;

8   receive a relative weight of importance for said two or

9   more criteria based on the user's personal investment preferences;

10   determine a rating for each asset based on the relative

11 weights assigned to said two or more criteria;

12   rank plurality of said assets based on said rating;

13   receive a request to execute a trade for one or more of the

14 ranked assets; and

15   execute said trade for one or more of the selected ranked

16 assets.

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1   92.   A computer readable medium having computer executable software code

2   stored thereon, the code for rating assets, comprising:

3   code to receive a request to rate a plurality of said assets;

4   code to provide two or more criteria associated with said

5   assets for a user to evaluate;

6   code to receive a relative weight of importance for said two

7   or more criteria based on the user's personal investment preferences; and

8   code to determine a rating for each asset based on the

9   relative weights assigned to said two or more criteria.

1   93.   A computer readable medium having computer executable software code

2   stored thereon, the code for rating assets, comprising:

3   code to receive a financial goal from a user;

4   code to receive one or more input decisions upon which the

5   probability of achieving said financial goal is dependent, wherein one of the input

6   decisions includes selecting an asset allocation based on investment risk;

7   code to determine the probability of achieving said

8   financial goal;

9   code to receive an indication that said user has selected a

10   target asset allocation investment plan in order to achieve said financial goal;

11   code to receive a request to rate a plurality of assets within

12   a selected asset class;

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13   code to provide two or more criteria associated with said

14   assets for said user to evaluate;

15   code to receive a relative weight of importance for said two

16   or more criteria based on the user's personal investment preferences;

17   code to determine a rating for each asset based on the

18   relative weights assigned to said two or more criteria;

19   code to rank plurality of said assets based on said rating;

20   code to receive a request to execute a trade for one or more

21   of the ranked assets in order to fulfill said target asset allocation investment plan;

22   and

23   code to execute said trade for one or more of the selected

24   ranked assets.

1   94.   A computer readable medium having computer executable software code

2   stored thereon, the code for rating assets, comprising:

3   code to receive a request to rate a plurality of said assets;

4   code to provide two or more criteria associated with said

5   assets for a user to evaluate;

6   code to receive a relative weight of importance for said two

7   or more criteria based on the user's personal investment preferences;

8   code to determine a rating for each asset based on the

9   relative weights assigned to said two or more criteria;

10   code to rank plurality of said assets based on said rating;

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11   code to receive a request to execute a trade for one or more

12 of the ranked assets; and

13   code to execute said trade for one or more of the selected

14 ranked assets.

1   95. An article of manufacture for causing a computer to rate assets,

2 comprising:

3   means for causing a computer to receive a request to rate a

4 plurality of said assets;

5   means for causing a computer to provide two or more

6 criteria associated with said assets for a user to evaluate;

7   means for causing a computer to receive a relative weight

8 of importance for said two or more criteria based on the user's personal

9 investment preferences; and

10   means for causing a computer to determine a rating for

11 each asset based on the relative weights assigned to said two or more criteria.

1   96. An article of manufacture for causing a computer to rate assets,

2 comprising:

3   means for causing a computer to receive a financial goal

4 from a user;

5   means for causing a computer to receive one or more input

6 decisions upon which the probability of achieving said financial goal is

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7   dependent, wherein one of the input decisions includes selecting an asset

8   allocation based on investment risk;

9   means for causing a computer to determine the probability

10 of achieving said financial goal;

11   means for causing a computer to receive an indication that

12 said user has selected a target asset allocation investment plan in order to achieve

13 said financial goal;

14   means for causing a computer to receive a request to rate a

15 plurality of assets within a selected asset class;

16   means for causing a computer to provide two or more

17 criteria associated with said assets for said user to evaluate;

18   means for causing a computer to receive a relative weight

19 of importance for said two or more criteria based on the user's personal

20 investment preferences;

21   means for causing a computer to determine a rating for

22 each asset based on the relative weights assigned to said two or more criteria;

23   means for causing a computer to rank plurality of said

24 assets based on said rating;

25   means for causing a computer to receive a request to

26 execute a trade for one or more of the ranked assets in order to fulfill said target

27 asset allocation investment plan; and

28   means for causing a computer to execute said trade for one

29 or more of the selected ranked assets.

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1   97. A computer readable medium having computer executable software code

2 stored thereon, the code for rating assets, comprising:

3   means for causing a computer to receive a request to rate a

4 plurality of said assets;

5   means for causing a computer to provide two or more

6 criteria associated with said assets for a user to evaluate;

7   means for causing a computer to receive a relative weight

8 of importance for said two or more criteria based on the user's personal

9 investment preferences;

10   means for causing a computer to determine a rating for

11 each asset based on the relative weights assigned to said two or more criteria;

12   means for causing a computer to rank plurality of said

13 assets based on said rating;

14   means for causing a computer to receive a request to

15 execute a trade for one or more of the ranked assets; and

16   means for causing a computer to execute said trade for one

17 or more of the selected ranked assets.

1   98. In an investment guidance system, a method for rating data, comprising:

2   receiving a request to rate a plurality of said data;

3   providing two or more criteria associated with said data for

4 a user to evaluate;

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5   receiving a relative weight of importance for said two or

6   more criteria based on the user's personal preferences; and

7   determining a rating for each data based on the relative

8   weights assigned to said two or more criteria.

1   99.   The method of claim 98, further comprising ranking plurality of said data

2   based on said rating.

1   100.   The method of claim 98, further comprising providing a list of the ranked

2   data.

1   101.   The method of claim 98, further comprising receiving a request to

2   purchase one or more of the ranked data.

1   102.   The method of claim 98, wherein data includes at least one of wine,

2   vacation spots, airline carriers, hotel chains and diamonds.

1   103.   A system for rating data for Internet users, said system comprising:

2   a memory for storing said data information;

3   a processor connected to said memory;

4   a transmitter connected to said processor to enable

5   processor to transmit information to a user system by means of the Internet; and

6   a receiver connected to said processor to allow said

7   processor to receive information from a user system by means of the Internet;

8   wherein said processor receives a request to rate a plurality

9   of said data;

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10   wherein said processor transmits two or more criteria

11   associated with said data for a user to evaluate;

12   wherein said processor receives in connection with user

13   processors, a relative weight of importance for said two or more criteria based on

14   the user's personal preferences; and

15   wherein said processor determines a rating for each data

16   based on the relative weights assigned to said two or more criteria.

1   104.   The system of claim 103, wherein said processor ranks a plurality of said

2   data based on said rating.

1   105.   The system of claim 103, wherein said processor provides a list of the

2   ranked data.

1   106.   In an investment guidance system, a method of determining a probability

2   of achieving a financial goal, said method comprising:

3   receiving said financial goal from a user;

4   receiving one or more input decisions upon which the

5   probability of achieving said financial goal is dependent; and

6   determining the probability of achieving said financial goal

7   by utilizing a parametric lognormal model.

1   107.   The method of claim 106, wherein said parametric lognormal model

2   incorporates a total time horizon, which is the sum of independently calculated time weighted

3   horizons for a period of cash inflows and a period of cash outflows.

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1   108.   The method of claim 107, wherein said time weighted horizon of the cash

2 inflows is calculated using the following modified duration formula:

3         $\text{Time Weighted Horizon (Inflows)} = \sum_{t=1}^{n} \frac{t \times PVCF_t}{k \times PVTCF} \div (1 + Yield/k)$

4   where,

5   k is the number of cash flows per year;

6   n is the number of periods;

7   t is the period in which the cash flow is expected to be received;

8         $PVCF_t$ is the present value of the cash flow in period t discounted at yield-to-maturity;

9   PVTCF is the total present value of the cash flow; and

10   Yield is equal to the internal rate of return used to calculate the present value of the cash

11 flows.

1   109.   The method of claim 107, wherein said time weighted horizon of the cash

2 outflows is calculated using the following modified duration formula:

3         $\text{Time Weighted Horizon (Outflows)} = \sum_{t=1}^{n} \frac{t \times PVCF_t}{k \times PVTCF} \times (1 + Yield/k)$

4   where,

5   k is the number of cash flows per year;

6   n is the number of periods;

7   t is the period in which the cash flow is expected to be received;

8         $PVCF_t$ is the present value of the cash flow in period t discounted at yield-to-maturity;

9   PVTCF is the total present value of the cash flow; and

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10   Yield is equal to the internal rate of return used to calculate the present value of the cash

11   flows.

1   110.   The method of claim 106, wherein the financial goal is a retirement

2   income goal.

1   111.   The method of claim 107, wherein the total time horizon for a retirement

2   income goal is the sum of the independently calculated time horizons for a pre-retirement

3   savings period and a post-retirement spending period.

1   112.   The method of claim 106, wherein the total time horizon is used to

2   calculate a Z-score, which in turn is used to calculate said probability of meeting the retirement

3   goal.

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